

Information to identify the case:

Debtor 1	<u>Joseph A Carlino</u>	Social Security number or ITIN	xxx-xx-6214
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-23811-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph A Carlino

7/14/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joseph A Carlino
Debtor

Case No. 18-23811-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 14, 2022

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2022:

Recip ID	Recipient Name and Address
db	+ Joseph A Carlino, 3906 Logans Ferry Rd., Monroeville, PA 15146-1238
14922045	AES/PHEAA-Adv, PO Box 61047, Harrisburg, PA 17106-1047
14922046	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
14922057	Citibank (South Dakota), N.A., PO Box 6191, Sioux Falls, SD 57117-6191
14922060	Ditech, PO Box 6172, Rapid City, SD 57709-6172
14994749	Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
14922062	First National Bank Omaha, PO Box 3696, Omaha, NE 68103-0696
14922069	Phillips & Cohen Associates, Ltd., PO Box 5790, Hauppauge, NY 11788-0164
14922078	+ Ratchford Law Group, PC, 409 Lackawanna Ave, Suite 320, Scranton, PA 18503-2062
14922081	+ Valley Honda, 4221 William Penn Highway, Monroeville, PA 15146-2788

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 15 2022 03:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 14 2022 23:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 15 2022 03:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 14 2022 23:30:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: RASEBN@raslg.com	Jul 14 2022 23:29:00	Ditech Financial LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave.suite # 100, Boca Raton, FL 33487-2853
14967029	Email/PDF: resurgentbknotifications@resurgent.com	Jul 14 2022 23:33:42	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14922048	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 14 2022 23:33:42	Cach, LLC, PO Box 1269, Greenville, SC 29602-1269
14922049	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 14 2022 23:33:42	Cach, LLC, c/o Resurgent Capital Services, LP, PO Box 10466, Greenville, SC 29603-0466
14922047	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 14 2022 23:33:42	Cach, LLC, 4340 S Monaco St Unit 2, Denver, CO 80237-3485
14922050	EDI: CAPITALONE.COM	Jul 15 2022 03:28:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083

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14922054	EDI: CAPITALONE.COM	Jul 15 2022 03:28:00	Capital One Bank, PO Box 71087, Charlotte, NC 28272-1087
14922051	+ EDI: CAPITALONE.COM	Jul 15 2022 03:28:00	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
14922053	EDI: CAPITALONE.COM	Jul 15 2022 03:28:00	Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285
14984208	EDI: CAPITALONE.COM	Jul 15 2022 03:28:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14922056	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 14 2022 23:33:45	Carson Smithfield, PO Box 660397, Dallas, TX 75266-0397
14922055	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 14 2022 23:33:39	Carson Smithfield, PO Box 9216, Old Bethpage, NY 11804-9016
14922058	+ EDI: CITICORP.COM	Jul 15 2022 03:28:00	Citibank, N.A., PO Box 6286, Sioux Falls, SD 57117-6286
14922059	Email/PDF: creditonebknotifications@resurgent.com	Jul 14 2022 23:33:40	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
14990932	+ Email/Text: kburkley@bernsteinlaw.com	Jul 14 2022 23:30:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14922061	Email/Text: collecadminbankruptcy@fnni.com	Jul 14 2022 23:29:00	First National Bank Omaha, PO Box 2557, Omaha, NE 68103-2557
14922063	EDI: CITICORP.COM	Jul 15 2022 03:28:00	Home Depot/Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
14922064	Email/Text: PBNCNotifications@peritussservices.com	Jul 14 2022 23:29:00	Kohl's/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
15161539	+ Email/Text: LC-Bankruptcy-RF@loanicare.net	Jul 14 2022 23:29:00	LoanCare, LLC, 3637 Sentara Way, Virginia Beach, Virginia 23452-4262
14967196	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 14 2022 23:33:40	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14922066	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 14 2022 23:33:47	Merrick Bank, PO Box 660175, Dallas, TX 75266-0175
14922065	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 14 2022 23:33:46	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
14922067	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 14 2022 23:30:00	Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14922068	Email/Text: NCI_bankonotify@ncirm.com	Jul 14 2022 23:29:00	Nationwide Credit, Inc., PO Box 14581, Des Moines, IA 50306-3581
15228192	Email/Text: mtgbk@shellpointmtg.com	Jul 14 2022 23:29:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14922071	Email/Text: Bankruptcy.Notices@pnc.com	Jul 14 2022 23:29:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
14922070	Email/Text: Bankruptcy.Notices@pnc.com	Jul 14 2022 23:29:00	PNC Bank, PO Box 856177, Louisville, KY 40285-6177
14922072	Email/Text: Bankruptcy.Notices@pnc.com	Jul 14 2022 23:29:00	PNC Bank, N.A., PO Box 5570, Cleveland, OH 44101-0570
14922074	EDI: PRA.COM	Jul 15 2022 03:28:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd., Norfolk, VA 23502
14922073	EDI: PRA.COM	Jul 15 2022 03:28:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd. Ste 100, Norfolk, VA 23502-4962

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User: auto

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14922076	EDI: PRA.COM	Jul 15 2022 03:28:00	Portfolio Recovery Associates, LLC, Litigation Department, 120 Corporate Blvd. East, Norfolk, VA 23502-9901
14991345	EDI: PRA.COM	Jul 15 2022 03:28:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14994231	EDI: PRA.COM	Jul 15 2022 03:28:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14922077	Email/Text: signed.order@pfwattorneys.com	Jul 14 2022 23:29:00	Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
14922080	Email/Text: amieg@stcol.com	Jul 14 2022 23:29:00	State Collection Service, Inc., 2509 S. Stoughton Rd, Madison, WI 53716
14922079	Email/Text: amieg@stcol.com	Jul 14 2022 23:29:00	State Collection Service, Inc., PO Box 6250, Madison, WI 53716-0250
15429800	+ Email/Text: bkenotice@rushmorelm.com	Jul 14 2022 23:29:00	U.S. Bank Trust National Association et al, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14991299	EDI: AIS.COM	Jul 15 2022 03:28:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		DITECH FINANCIAL LLC
cr		First Financial Bank, formerly known as First Fina
cr		LoanCare, LLC
cr		NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING
cr		U.S. Bank Trust National Association, not in its i
14994667		WellsFargoBank,NationalAssociation c/o Ditech, Financial LLC. PO Box 6154 Rapid City Sd, 6154
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14922052	*	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
14922075	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 12903, Norfolk, VA 23541

TOTAL: 6 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2022 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: auto

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Brian Nicholas

on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmlawgroup.com

Charles Griffin Wohlrab

on behalf of Creditor First Financial Bank formerly known as First Financial Bank, N.A. successor in interest to FDICas receiver for Irwin Union Bank and Trust Company cwohlab@raslg.com

David J. Romito

on behalf of Debtor Joseph A Carlino romitoesq@verizon.net romitoesq@comcast.net

Karina Velter

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as Owner Trustee on behalf for Citigroup Mortgage Loan Trust 2021-RP4 kvelter@hoflawgroup.com, ckohn@hoflawgroup.com

Kenneth Steidl

on behalf of Debtor Joseph A Carlino julie.steidl@steidl-steinberg.com
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Marisa Myers Cohen

on behalf of Creditor LoanCare LLC ecfmail@ecf.courtdrive.com, mcohen@mwc-law.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Robert Shearer

on behalf of Trustee Robert Shearer information@robertshearer.com rshearer@ecf.axosfs.com;rspclaw@gmail.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 10